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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Gindi

Ser No.: 09/631,309 ✓

Group Art Unit: 2876

Filed: August 2, 2000

Examiner: Taylor, Larry

For: PARTITIONED CREDIT  
SYSTEM

Atty. Doc. No.: 362-002

Honorable Commissioner of Patents and Trademarks  
Washington D.C. 20231

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7-24-02  
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TECHNOLOGY CENTER 2800

**RESPONSE TO OFFICE ACTION**

In response to the January 31, 2002 Office Action,  
Applicant respectfully requests reconsideration in view of  
the following amendments and remarks.

**IN THE ABSTRACT:**

Please amend the abstract to read as follows:

--The present invention discloses a credit  
apportionment system wherein the total available credit for  
a user is divided into discrete subsets which may be  
attributed to different purposes such as internet  
purchases, business transactions, emergency spending, etc.,  
or to different users such as children, travelers, etc.